



PTO/SB/08A (08-03)

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### INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1
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**Complete if Known**

Application Number	10/033.592
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<b>Filing Date</b>	December 28, 2001
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First Named Inventor	Michael J. Leggo
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Art Unit	3624
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Examiner Name \_\_\_\_\_

Attorney Docket Number	010575
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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	Date Considered
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Examiner Name					
Sheet	2	of	2	Attorney Docket Number	010575

<b>NON PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
		KIRSTY GREENWOOD and NIC CICUTTI, "Personal Finance: Switching isn't hard to do: More people divorce than change banks. But it's not that traumatic." <u>Independent</u> , November 7, 1998.	
		CONAL GREGORY, "It can pay to watch out for those hidden bank charges," <u>Scotsman</u> , p. 37, January 23, 1999.	
ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.W./			

Examiner Signature	/Samuel Weis/	Date Considered	04/22/2009
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